Women Entrepreneurship Development: A Study of Problems and Prospects in Agra District of Uttar Pradesh

A

SYNOPSIS

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1. Introduction

The Indian economy has grown steadily over the last decade, and there has been a parallel surge in the number of startups and new businesses in the country. A majority of these have been founded by men. While many Indian women have ambitions towards entrepreneurship, it is often more difficult for them to succeed. In fact, India has been found to be in a group of countries where women business owners (as well as women leaders and professionals) struggle with less favorable conditions, pronounced cultural biases, and a lack of business resources such as finances, capital, training, and development.

1.1 Entrepreneur

The word "entrepreneur" has originated from a French word, "entreprendre," which means "between-taker" and "go-between" i.e., "to undertake." It also means to designate an organizer of musical or other entertainments. The first person to introduce the term "entrepreneur" was an Irishman, Richard Cantillon, living in France. In the early eighteenth century, he introduced his unique risk-bearing function in the study of economics. Though the term "entrepreneur" was first introduced by Richard Cantillon, it was the first accorded prominence by J.B. Say. This term is of a relatively recent origin and is gradually evolving as well. It is primarily associated with the economic and industrial development of an economy. As such, the changes in the meaning of the term "entrepreneur" must be parallel with the economics and industrial development taken place over the period of time. It was applied to those who were engaged in the military expeditions in the early sixteenth century. Not only that the civil engineering activities such as construction and fortification was also covered by it, in the 17th century. At the beginning of the eighteenth century, the word, "entrepreneur" was used to refer to economic aspects.

1.2 Definition of Entrepreneur

According to the Oxford Dictionary (1897), an entrepreneur is a person who acts as a director or manager of the public musical institution, one who 'gets up' entertainments and musical performance. The term, "Entrepreneurship" holds much more under its umbrella than just the consonants and vowels vested in its making. It is a unique process in which specific goals are attained with the help of different tools and resources that are channelized in a planned and coordinated manner to perform various functions or operations efficiently. The twenty-first century is an entrepreneurial age, which is likely to

set the steppingstone for the upcoming generations and centuries for entrepreneurs. At present, it is regarded as the engine of economic growth. Considering the advent of new technologies and products, the scope of entrepreneurship seems to have a permanent trigger for growth like the lifeblood of an economy. Across the globe, a revolution is being driven and led by the entrepreneurs in transforming and renewing economies. A lot of organizations and institutions engage in entrepreneurship development. Many people come forward to join these programmes, irrespective of male and female, to become entrepreneurs. An entrepreneur is an individual who bears the risk of uncertainty in operating a business about future conditions and in turn rewarded accordingly by the outcome in terms of profits and losses.

1.3 Difference between businesswomen and women entrepreneurs

Table.1 Difference between businesswomen and women entrepreneurs

S. No.	Basic for Comparison	Businesswomen	Women Entrepreneurs
1.	Meaning	A businesswoman is someone who sets up a business with an existing idea offering products and services to the customers.	An entrepreneur is a person who starts an enterprise with a new idea or concept, undertaking commercial activities.
2.	Market position	Market player	Market leader
3.	Nature	Calculative	Intuitive
4.	Market	Creates place in existing markets	Creates new market
5.	Risk factor	Less	Comparatively high
6.	Approach	Holistic	Atomistic

1.4 Women Entrepreneurs in India

Women entrepreneur is relatively a new concept. Conceptually, whether men entrepreneur or women entrepreneur, these are not two different concepts from each other. Origin of both the concepts is from the basic concept of “Entrepreneur”. When the enterprise is initiated, organized, and controlled by a man, that person is referred to as an entrepreneur. When the enterprise is initiated, organized, and controlled by women, the person referred is women entrepreneur. Thus, women entrepreneur who initiates, organize, and controls a business activity are known as “women entrepreneur”. Different experts defined women entrepreneurs differently. According to Harbison, “Any women or group of women which innovates, initiates or adapts an economic activity may be called women entrepreneur”. According to National level standing committee on women entrepreneurship, Government of India,

1991, “An enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. This definition is subject to criticism by women themselves on the ground that employing more than 50% women workers in the enterprises owned and run by the women is discriminatory and not in tune with practical realities. In short, women who plan for a business, initiate, organize, operate, own, and employ other women. Women entrepreneur must undertake risks involved in running a business and take it to unmatchable levels. It is said that women make better managers and better entrepreneurs than men. Women are meticulous. They pay more attention to the details and manage money better. While women control as much as a quarter of all 20 small business in the USA and a third in Canada, but in India, it is very pathetic. Even in Kerala where the literacy rate is highest, the growth rate of entrepreneurship is still low as seen in a survey conducted by Dr. Pillai and Anna V. At present, more emphasis is being given to the women entrepreneurs as a part of a policy set by the government and other agencies. Women represent fifty percent of the world’s population and account for two-third of total working hours. Butthey receive about ten percent of the world’s income and own less than one percent of the world’s assets. Against this backdrop, women entrepreneurs need special attention as they belong to the largest disadvantaged group in the country and must fight against heavy odds (Vinze, 1987).

1.3 Timeline of Women Entrepreneurs in India

Table.2 Decades wise

Decades	**Women Entrepreneurs**
50s	Women entrepreneurs of the 1950’s was those who took to creating and managing entrepreneurial activities because there was no income-generating male in the family.
60s	Due to the spread of education in the 1960’s, women started venturing into the small one-woman enterprise at home and from home. The enterprise used to be at their home and her earning was one of the significant motivating factors without disturbing the social norms of the existing society of that time.
70s	The 70’s decade was considered as a decade of major change in the sector of women because women not only started developing their aspirations, but also focused on their ambitions to do something and earn something for their families. The choice of taking up some kind of job/earning activity as a self- employed person was not out of any compulsion or helplessness but because of their aspirations and ambitions.
80s	The women entrepreneurs of ’50s, ’60s, and 70’s had accepted both their occupational and social roles and tried to strike a balance between the two. But in 1980s, women made personal choices, stood up for their convictions and dared to take up new beginnings. A number of women in the ’80s, entered their father or husband’s business as equally contributing partners.

90s	Women of the ’90s have had challenging attitudes. A lot of women came forward and took the challenge of initiating an enterprise, developing it and nurturing. In ’90s, women were competent, Capable, self-reliant, and assertive.
20s	Over the past decade, women-owned enterprises have increased from 14% to 20%, as per government sources. This is with the help of national and state governments, investors, banks, financial and educational institutions, and, most of all, the enterprising female workforce.
21st century	The 21st century is known as the century of Information Technology. In all these industries, women expertise is beginning to emerge. Women are emerging as a force to rock on with many of these new industries as heads and they are guided by women who are seen as pioneers and Mavericks. Growing industrialization and globalization, social legislation, rapid urbanization, etc. are the major contributing factors that lead to an upsurge in women entrepreneurship.

Table.3 Leadings women entrepreneurs in India

S. No.	**Name of women entrepreneur**	**Organization**	**Description**
1.	Radhika Ghai Aggarwal	Shopcules	ShopClues established in 2011 in the Silicon Valley. ShopClues is trying to cater to all the shopping needs by delivering customers an elaborate range of options. Some of them include fashion, sports, tech, and kitchenware amongst many others. Radhika’s page is here to give a run for their money to e-commerce giants like Flipkart and Amazon.
2.	Suchi Mukherjee	Limeroad	Suchi Mukherjee is the Founder and CEO of Limeroad—asocial commerce site for the urban woman. She has combined the fun of picking clothes from a magazine-like layout with the convenience of an online portal. After understanding the consumer business and the perfect balance between demand and supplies she established Limeroad. Limeroad has always focused on the organic community driven by the scrapbook, social platforms, and vendors. The website is filled with customer-created content like the scrapbooks and posts resulting in more than 50 million visitors on the website and app.
3.	Upasana Taku	Mobikwik	MobiKwik is the first-ever truly Indian payments app with an option to access digital credit and deliver a better & financially secure future to millions of Indians. Its technology-driven network connects over 110 million users to over 3 million online and physical stores, and each other, and enables payments and financial services – credit, insurance, and wealth, at the click of a button.
4.	Sugandha Agarwal	Docttocare	Docttocare is an online healthcare service provider. Docttocare provides its users with information about the best doctors, clinics, hospitals, and diagnostic centers. The platform also offers virtual walkthroughs of the ambiance to showcase hospitality and its facilities. The company has enrolled in all the major hospitals like Apollo, Manipal, Medanta, and many more. Docttocare is now getting around 300+ appointments per day, and 4000+ medical tests have been done through Docttocare. 500+ clinics, 100+ hospitals, and 2000+ doctors are registered with it.

5.	Shahnaz Hussian	Shahnaz Herbals	Started in the 1970s by Shahnaz Husain in New Delhi, the group has over time vertically integrated to encompass every aspect of Ayurvedic care and cure. The Shahnaz Husain Group is India's leading company in the field of natural beauty and anti-aging treatments. The group has activities as diverse as beauty training institutes, growing of its own herbs to manufacturing of its cosmetics line to retail to specialized treatments through its chain of over 200 beauty centers worldwide. Shahnaz is known as the "Queen of Herbal Beauty Care" and was awarded Padma Shri by the Government of India in 2006.
6	Aditi Gupta	Menstrupedia	Aditi Gupta is the Co-founder of Menstrupedia—a platform working towards breaking the taboo around menstruation. This venture stemmed out from her personal experience with the so-called 'taboo' of menstruation. For her, menstruation was often a painful time which she had to go through without any help to mitigate the pain. Later she found out that terrible menstrual cramps were the story of every girl next door. She decided to create a website on menstruation to educate women. Menstrupedia is a friendly guide to periods that helps girls and women to stay healthy and active during their periods. With a team of dynamic and passionate people with complementary skills, Menstrupedia aims at delivering informative and entertaining content through different media. Menstrupedia is a small but definitive step to shatter the myths and misunderstandings surrounding menstruation for ages.
7.	Sairee Chahal	SHEROES	SHEROES is a women's community platform, offering support, resources, opportunities, and interactions via Sheroes.com and the SHEROES App. SHEROES— Communities for Women, is a safe and trusted space, where members discuss health, careers, relationships, and share their life stories, achievements, and moments. The app also offers a dedicated ask SHEROES helpline where community members can talk to counselors on all aspects of their growth journeys. The platform started gaining admiration and in just two years they had almost 1M women and 20k companies Signed up and would post 100k job listings a month.
8.	Vandana Luthra	VLCC Health care Ltd	In 1989, Vandana Luthra set up a company called VLCC as a Wellness center. VLCC is a very popular giant of beauty and wellness and is present in 11 countries throughout Asia, Africa, and the GCC (Gulf Cooperation Council). While Vandana started her entrepreneurial journey there were hardly any women entrepreneurs in India. She had to face a lot of criticism in the male-dominated environment. But she kept moving forward with a belief that her idea was unique, unusual, and was introduced for the first time in India. In 2010 The VLCC Group's operations currently span 330 locations in over 150 cities and 14 countries.
9.	Falguni Nayar	Nykaa	Falguni Nayar is the Founder of Nykaa, the one-stop destination for cosmetics and other beauty range. She endeavored her journey at the age of 50, a time when most people think about retirement she set herself into a new journey.It was after resigning that Falguni began to think about various ideas and also how to shape everything in the form of an organization. Still, Nykaa was never really in her head until she observed the unbiased approach used among retail and online beauty shop

			sales managers to select the best products. She saw how her friends in the States relied on Amazon shopping. She saw the lack of good beauty sale experience in India and combined the two to launch Nykaa in 2012.Nykaa has quickly emerged as India's largest omnichannel beauty destination with millions of happy customers across the country.
10.	Shradha Sharma	YourStory	Shradha Sharma, the Founder, and CEO of YourStory is a courageous entrepreneur who was bold enough to call it quits while working for a famous media house like CNBC in Mumbai. While working she had the opportunity to interview several entrepreneurs and learn about their success stories. She wanted to feature these success stories, but several channels rejected this idea. This is when she noticed that a million stories are storming around but there is no platform to cover them. While working for CNBC, Shradha started YourStory as blog one night. She was well exposed to the business practices of news channels and newspapers, so she applied the same here. Soon the platform turned into India's biggest platform for start- ups and entrepreneurs related stories.

1.5 Government Financial Institutions

Table.4 some of the most notable and popular schemes offered by the Indian government for startups are as follows:

S.No.	Name of the Financial Institutions	Description
1.	Credit Facilitation through Bank	To meet the credit requirements of MSME units, NSIC has entered a Memorandum of Understanding with various Nationalized and Private Sector Banks. Through syndication with these banks, NSIC facilitates MSME in accessing credit support (fund based or non-fund-based limits) from the banks. NSIC assists MSMEs in completion of the documentation for submitting the proposals to the banks and also does the follow up with the banks. These handholding supports are provided by NSIC without any cost to the MSMEs.
2.	Pradhan Mantri Mudra Yojana	Headed by the Micro Units Development and Refinance Agency (MUDRA), the scheme aims at offering loans to all kinds of manufacturing, trading, and service sector activities. The scheme offers a loan under three categories in amounts Ranging between Rs. 50,000 and Rs.10 lakh.
3.	Credit Guarantee Scheme	This scheme provides loan to both new and existing MSMEs that are involved in service or manufacturing activities but excludes educational institutions, agriculture, retail trade, Self Help Groups, etc. Up to Rs.200 lakh can be borrowed under this scheme headed by the Credit Guarantee Fund Trust for Micro and Small Enterprises.
4.	Stand-up India	Headed by SIDBI, this scheme extends loans to enterprises in manufacturing, trading, or services. Under this scheme, loans ranging between Rs.10 lakh and Rs.1 crore can be availed. The repayment of loans taken under this scheme can be done in seven years while the maximum moratorium period allowed is 18 months.

5.	Sustainable Finance Scheme	Also headed by the SIDBI, the scheme aims at offering loans to industries that deal in green energy, renewable energy, technology hardware, and non-renewable energy. The government started this scheme with an intent to offer support to the entire value chain of cleaner production/energy efficiency and sustainable development projects.
6.	Trade Related Entrepreneurship Assistance and Development	The TRADE scheme aims to empower women by providing credit to projects, conducting specific training, and counseling, and eliciting information on related needs. The scheme provides for a government grant of up to 30 per cent of the total project cost as appraised by lending institutions. These institutions would finance the other 70 %.

Table.5 Schemes for women entrepreneurs

S.No.	Name of the schemes	Description
1.	Annapurna Scheme	This scheme provides loan to women in the food catering industry, still establishing their small-scale businesses. The loan limit is Rs. 50,000 under the scheme.
2.	Bharatiya Mahila Bank Business Loan	This banking scheme supports women and their businesses on a large scale that is why it was created in the first place. The loan limit via this source is Rs.20 Crores.
3.	Mudra Yojana Scheme	It is a Government of India initiative that aims to improve the status of women in the country by providing business loans and supporting them so that they can be financially independent and self- reliant. The loan limit under this scheme by the government is Rs. 10 Lakhs.
4.	Orient Mahila Vikas Yojana Scheme	This scheme is for women who hold 51% share capital separately or collectively as a proprietary concern. It is a very good opportunity for these stakeholders to help expand their business and add to the development of their field. This scheme does not require collateral security while also giving a concession at the interest rate of up to 2%. The period of repayment is flexible up to 7 years and the loan limit is Rs. 25 Lakhs.
5.	Dena Shakti Scheme	This scheme is also for women entrepreneurs but limited only to those in the fields of agriculture, retail, and manufacturing, are small enterprises or micro- credit organizations. As per RBI limits, the maximum ceiling limits to women beneficiaries are also provided according to the sector they are expanding or planning to open a business in. The loan limit is Rs.20 Lakhs.
6.	Pradhan Mantri Rozgar Yojana	Also known as PMRY, this is one of the best schemes for women entrepreneurs both socially and financially. The focus of this scheme is on creating skill-based, self-employment through women entrepreneurs and smart minds at work being utilized for monetary independence. The age limit is 35 years and loan limit for business is Rs. 2 Lakh while for service and industry, Rs. 5 Lakh.

7.	Udyogini Scheme	This scheme encourages budding women entrepreneurs by providing loans in the regards and giving good rates of interest in comparison to private sector skyrocketing rates, while also being a trustworthy source of lending. This is only valid for those who have a family income of less than Rs. 40,000 per annum. They especially encourage loans in the trade and service sector and the cap amount for the same is Rs. 1 Lakh.
8.	Cent Kalyani Scheme	This scheme targets at both new businesses and those that aim to grow and expand; the only specific emphasis is on the scheme being for Women Entrepreneurs. This loan is a collateral-free loan as well as zero processing fees. Under this scheme, the loan limit is Rs. 100 Lakh.
9.	Mahila Udyam Nidhi Scheme	This scheme aims to meet the gap in equity. It promotes MSMEs and small sector investments in different industries to grow and excel in their areas. This also encourages the reconstruction of SSI units that are deemed incapable but are actually viable to save. A period of 10 years is given to the debtor to repay the loan and the limit for the loan is Rs.10 Lakhs.

2. Review of Literature

Review of literatures which are based on variables (socio-economic factor, government policies and financial institutions)

In this research an attempt has been made to find out the various issues and challenges faced by rural women entrepreneurs and to overcome the obstacles in the business. The study was found the various issues and challenges faced by rural women entrepreneurs and to overcome the obstacles in the business. Women entrepreneurs have generally gained potential from the rural sector written by Dr. K. Krishna Kumar and K. Radha (2021). Women Entrepreneur in a greater intellect, who accepts thought-provoking role to come across necessities and convert parsimoniously self-supporting. A woman arrivals plentiful complication to stretch familial needs and becomes economically self-sufficient after facing challenges. The contribution of Muslim women in SMEs was steadily increasing, which represents great potential for the development as entrepreneurs. Which is analyzed by Yasmeen Sultana (2020), Muslim women entrepreneurs in India contribute significantly to job creation, gross output, wealth accumulation and exports. This study helped us identify the innumerable of constraints facing Muslim women entrepreneurs in the field of study. Female entrepreneurs in both sectors (financial and social) faced similar constraints. The proportions were clearly different, but the nature of the problems was roughly the same. Fundraising was a basic requirement for Muslim women entrepreneurs to start a business. The

survey found similarities in the constraints faced by women entrepreneurs in both sectors when running their businesses.

The government, NGOs, and banks institutions facilitate to satisfy the challenges by providing adequate support services, produce market each regionally and internationally for female entrepreneurs. Entrepreneurship isn't for everyone. It needed the conventional operating hour's job. It was frustrating and nerve-wracking occasionally. The challenges faced by women entrepreneurs and the impact of the govt. programmes to encourage women entrepreneurs. The study was focused by Biswanandan Abhilash Mekee Kumar Prashar (2019) there were social and psychological factors that hinder the growth and success of women entrepreneurs. Analyzed by Nirmala Karuna D. Cruz (2019) Identifying some of the key of social and psychological factors that promote/hinder women entrepreneurship in Kerala and discuss the psychological factors (attitudes, characteristics, drive, confidence, etc.). Successful people tended to identify themselves as entrepreneurs, while others considered themselves housewives. Female entrepreneurs were more successful in the service sector than in the male-dominated manufacturing sector. Competition between men and women in male-oriented entrepreneurial activities was unequal, making it difficult for women to succeed. Roles and Issues of Women Entrepreneurs in Madurai. The main objective of this study was to clarify the demographic factors and issues facing rural women entrepreneurs in Madurai. Discussed by Dr. P. Jeya Bharathy (2019) a study conducted in Madurai found that the economic urge for women entrepreneurs to start a business and the main problem faced by women entrepreneurs was the lack of financial assistance. The lack of it made the point of the investigation clear. Rural women entrepreneurs were unaware of the program introduced by the government. In all families, women played the main role. A woman who accepts the challenge must meet her personal needs. The proposal of rural women entrepreneurs was that education companies could take the lead in increasing the knowledge of rural women. An entrepreneurial woman must have a strong desire to do positive work. The government should take initiatives to attract rural women entrepreneurs to medium-sized enterprises. Women Entrepreneurship in India: Examining Issues and Essential Strategies, and Categories of Women Entrepreneurs in India. Which is analyzed by Dr. Jyoti Agarwal (2018) through research, it was observed that women entrepreneurs have emerged as a powerful driving force in today's corporate world. Women entrepreneurs have been able to balance the

obligations of motherhood and entrepreneurship, but women entrepreneurs now make up nearly half of all businesses. Women entrepreneurs face social barriers that make starting a business difficult. Therefore, programs should be designed to accommodate changes in people's attitudes and mindsets. In order to improve the economic situation of women, it was important to promote women's entrepreneurship. Adequate environment where women entrepreneurs can get the support of society, especially family, and government can solve many problems, so the government has several initiatives and programs to help women entrepreneurs overcome these obstacles.

The concept and emergence of female entrepreneurship in India and to identify the factors that encourage women to become entrepreneurs. This study is discussed by Sheweta Gaur & Vijay Kulshreshtha & Dr. Ravi Chaturvedi (2018) focused on how government programs, incentives and subsidies have provided incentives and support to women entrepreneurs. As the number of women entering higher education increases, women's sense of independence is increasing, and the role of women in society was changing. The various research papers examined highlighted several challenges facing women entrepreneurs. These include work-life balance, socio-cultural barriers, male-dominated societies, illiteracy or low levels of education, lack of financial support, lack of technical knowledge, lack of marketing and entrepreneurial skills, Lack of self-confidence, restricted movement. Financial institutions and banks have also set up special cells to support women entrepreneurs. The contribution of women entrepreneurs in the unorganized sector of KAVAL cities. Which is focused by Dr. Alok Kumar Pandey Dr. Annapurna Dixit (2017) Results showed that inequality within groups of districts was greater than inequality between groups. In order to improve the economic situation of women entrepreneurs, it was suggested that the government should take initiatives to promote women's entrepreneurship. This was because it helps not only women to become independent, but also to improve the economic status Self-Employment and Inequality of Women Entrepreneurs in KAVAL City, Uttar Pradesh. The main aim was to investigate the. This could be a step towards eradicating poverty in our societies, especially in urban areas. A separate commission for the formal sector model should be established. This creates a full range of opportunities for the informal sector, especially women entrepreneurs. Because the informal sector's contribution to the economy's job creation and national income was inevitable. It has been observed that many women entrepreneurs in the informal sector were unaware of the various

programs that have been developed, so they need to focus on disseminating information. Financial institutions should offer loans at low interest rates, and civil servants should help women entrepreneurs in the informal sector complete banking formalities. Women's Empowerment through Women's Entrepreneurship (Study on Faizabad Zone, Uttar Pradesh). The purpose of this study was to analyze the contribution of women entrepreneurs to the country's economic development and to shed light on the current problems facing companies. This venture, attempted by Nivedita Dwivedi (2017), was suitable for female entrepreneurs who have trouble leaving home due to family responsibilities or culture. Women entrepreneurs start this endeavor in the home. From the above discussion, it became clear that the company has ample room for female entrepreneurs to play an active role. Women entrepreneurs can earn well by completing a diploma or certification course. Women entrepreneurs can invest a small amount at the beginning and a lot of the profits. As experience increases with age, investment increases and returns on investment improve. Female entrepreneurs were a heterogeneous segment belonging to different age groups and demographic backgrounds. Women entrepreneurs also face various gender-specific and gender-neutral challenges in the process of establishing and operating the businesses. Entrepreneurial activity in India is very low, mainly concentrated in the states of Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra. This study is analyzed by to Neha Tiwari (2017), the criteria for selecting existing research on this topic included frequently cited research studies on female entrepreneurship, especially in the Indian context. The concept, profile and dynamics of women entrepreneurship in India, this study aimed to analyze the prevalence of women entrepreneurship in India. There was an urgent need to decipher policy mandates and interventions that could foster an environment for women entrepreneurs in India.

A number of financial institutions supported women entrepreneurs for innovative and imaginative activity programs aimed at developing skills for income and job creation in various sectors. A study was analyzed by Dr. N Rajendhiran M Kousalya Devi (2017) this paper provided a rationale for women's entrepreneurship. Another main purpose of this paper was to analyze the role of social and economic factors in the development of rural women's entrepreneurship in three talks in the Salem area. Top reasons why women become entrepreneurs, social and economic factors that helped women put their opinions into action were also included in this study. Female entrepreneurs have been successful enough

to fill positions. But the myth persists that funding a woman-owned business is a big risk. There was still a perception among women entrepreneurs that women entrepreneurs could not withstand as much pressure as men and that it only meant failure in the end. It was only when people break out of this legend that female entrepreneurs can thrive, contribute to the country's economic development, and become equal to male entrepreneurs. Leadership Roles of Women Entrepreneurs in Methana District, Gujarat Draws from both author-collected data and existing literature on the subject. A sample of her 60 respondents was selected for the survey. A structured questionnaire reviewed by Bariya Minaxi K. and Jiju Vyas (2015) was used to collect primary data and research methods. Data analysis tools include frequency, mean and SD. and a t-test. The survey results showed a significant relationship between age, education, and tenure. Education and experience also played an important role in helping women acquire leadership skills. A study of women entrepreneurs in small-scale industries and an understanding of the socio-economic status, with a particular focus on women entrepreneurs in the Sirsa region. This paper is examined by Manisha Singh (2014), it was usually very important for the future prosperity of the country. Women entrepreneurs was able to get in general, it was not a woman's ambition to become an entrepreneur. Women entrepreneurs started this profession with no other means of income for the family. Trends were observed in the extent and type of activities of women enterprises. The areas where educated entrepreneurs needed help were very different from the areas where uneducated entrepreneurs needed help. An overview of the changing role of women entrepreneurs in the 21st century and focused on the challenges faced by women entrepreneurs in India and how to overcome. Discussed by Vipin Kumar Aggarwal, Silky Jain (2014) since the 21st century, industrialization and urbanization have changed the roles of Indian women. Over time, more and more women aspired to higher, professional and technical education. Its share of the total workforce was also increasing.

Socio-economic background of SHG members. In 79.23% of cases, a husband-led family means a male-dominated society. Women entrepreneurs 83.92% of SHG members were 16–50-year-old group. It is analyzed by D.B. Rane (2013) the economic prosperity of any country, including India, depends on the productivity of its citizens, and more than that, poverty alleviation was the ultimate goal. This was only possible if men and women were holistically involved in the process. In recent years, our country's socio-economic environment has made remarkable progress. This could very well be complemented by the

results of this study, leaving no doubt that SHG movement in India was working in the right direction. Life to achieve the prosperity, which was an integral part of our country's development.

The percentage of female graduate females made up less than 12%. Those with professional qualifications were limited to 6%. It was important to note that approximately 87% had some degree of debt. The study found that educated women should be attracted to entrepreneurship. The socio-economic life of exemplary female entrepreneurs in Ananthapuram district, Andhra Pradesh. Research by Dr. Madhavi Putta, Prof. G. Satya Narayana (2013) Age, caste, education level, debt, family type, family size, and considered responses were analyzed as part of the socio-economic background analysis. It was important to note that most of the women entrepreneurs in the study area belonged to the non-reserved category. Combining Scheduled Castes and Scheduled Tribes, female's accounts for only 14.33% of all entrepreneurs. The 46–60-year-old group has the highest percentage of female entrepreneurs.

A study showed that women entrepreneurs were moderate risk-takers, have high motivation and high leadership attributes, and exhibit moderate leadership attributes. Entrepreneurial attributes of 200 women entrepreneurs in Agra district (100 urban women entrepreneurs running boutiques and beauty salons, 100 rural women entrepreneurs running dairy businesses). A study by Seema Prakalpa (2013) Female entrepreneurs were self-assertive and highly persuasive. Female entrepreneurs had moderate attitudes towards entrepreneurs and moderate problem-solving skills. For these types of entrepreneurs, the government should organize workshops, seminars, conferences and training programs related to entrepreneurial aspects. This allows females to improve entrepreneurial skills for business success.

Women Entrepreneurship Development focused on the forces that motivate women entrepreneurs and the relationships with the socio-economic backgrounds, motivating factors, and existing entrepreneurial characteristics. Discussed by G. Palaniappan C. S. Ramani Gopal Mani (2012) the government organized women into various organizations, but female entrepreneurs were unwilling to take over the business. Because of this, the motivation to launch a business division was low. Therefore, in this study, which aims to develop female entrepreneurs, the relationship between the powers that motivate female entrepreneurs, the socio-economic backgrounds, factors that motivate, and the characteristics of existing entrepreneurs was examined. In the future, more women will enter fields previously dominated by men. Factors, ways of doing business, social background such as training programs were the main problems

faced by women entrepreneurs in Erode district. In the future, more women will enter fields previously dominated by men. Factors, the way of doing business, the social background such as training program were the main problems for women entrepreneurs in the Erode district.

Empowering Women through Entrepreneurship Guwahati Municipal Enterprise Case Study. This research needs to understand the impact of women entrepreneurs' economic status and explore family and social attitudes towards women entrepreneurs. Women entrepreneurs must face new economic policy challenges. A study was analyzed by Marami Das (2012). Researcher can therefore conclude that female entrepreneurship improved women's economic status and decision-making power in society. Women have become stronger personally and financially through the development of business ownership and entrepreneurship. In short, women's ability to control economic resources, make decisions and participate freely in society through entrepreneurship can pave the way for women's empowerment. Key factors influencing the motivation of women entrepreneurs in SMEs and the close relationships with entrepreneurial factors. A study which is focused by Kumar D. (2011), the results of this paper showed a close relationship between key factors influencing the motivation of women entrepreneurs in SMEs and entrepreneurial factors. Factors that motivate entrepreneurship and train women entrepreneurs. The survey also suggested several actions for educational institutions to encourage educators to support entrepreneurship efforts in the countries. Female entrepreneurs in micro, small and medium enterprises in developing Asian countries. MSMEs were the largest source of employment in developing countries. Female entrepreneurs generally worked in traditional, low-income occupations. This study was reviewed by Tambunan, T. (2010). This paper focused exclusively on small businesswomen entrepreneurs. As a result of this research, three important facts emerged. Firstly, SMEs were by far the most important in the region, accounting for over 95% of all businesses in all sectors on average by country. Second, the proportion of female entrepreneurs remained relatively low due to factors such as low education levels, lack of capital, and cultural or religious constraints. Belonged to the category of 'forced' entrepreneurs looking to increase household income. This was suggested that women's participation as small business entrepreneurs may decline if women's education levels improve and employment opportunities for women were better paid. The article concluded that since most small-scale units in India were not registered, the Indian government should take steps to make registration

mandatory for all small-scale industries in the respective district industrial centres. This study was conducted by Dr. S. Mativanan and Dr. S. Selva Kumar (2009). Management of Small Industries by Women Entrepreneurs – A study related to Vildha Nagar district. Economically, women had made some progress, but men still had a large share of the pie. In India although women make up about 50% of the population, the entrepreneurial world remains male-dominated. Women entering the business often face formidable obstacles. For this study, the researcher collected primary data by surveying a sample of 200 female entrepreneurs this research showed that governments played an important catalytic role in helping local people mobilize their own entrepreneurial spirit. The main task was to provide a comfortable environment in which women's organizations could grow and carry out the functions fully and effectively. The issues of women's entrepreneurship in rural areas. This research was conducted by Sujata Kumar and Dr. Vandana Kaushik (2008) it was conducted on her 60 rural women in a rural area of Rajasthan. Half were engaged in some entrepreneurial activity. Information on entrepreneurial barriers and risks associated with the development of women's entrepreneurship was collected and analyzed. The results showed that economic and technological factors played an important role in the development of women entrepreneurs. On the other hand, social and cultural factors affected the development of women entrepreneurs. This study demonstrated that economic and technological factors have a positive impact on improving the socio-economic participation of women entrepreneurs. Socio-economic factors affecting the development of women entrepreneurs in Feni District. The main objective of this study, which was focused by Taslima Khatun (2018) was to examine whether social, cultural, economic and technological factors were correlated with the development of women entrepreneurs in Feni district. The study concluded that there was a positive and strong relationship between female entrepreneurship and family socio economic development. The study on female entrepreneurship and family socio economic development aimed to assess whether there were a positive association between female entrepreneurship and family socio economic development. This study was discussed by Mutambuka Deo, Frank Kalisa, and Habimana Theogene (2016). This study covered women members of a handicraft cooperative in the Muhanga district and a Women's Opportunity Center in the Eastern Province (Rwanda) affiliated with Gahaya Links. A simple stratified random sampling technique was used in this study. Data entry and management was performed using the Statistical Package for the

Social Sciences (SPSS, version 16) and both descriptive and correlation statistics were used in the study. The survey found that a female entrepreneur has 78.3% of influence on socio-economic development. As a result of the survey, the factors influencing rural women's participation in socio-economic development were the motivation to become entrepreneurs. Role of Women in Rural Socio-economic Development of Selama District, Perak State. This research was researched by Roshimi Bin Mohd Saleh Rosliana Binti Ahmad Razilan (2016). In this study, researcher used a qualitative survey using an ethnographic withdrawal design and a data primary method using structured and unstructured interviews. The contribution of the Selama district, the challenges faced by women in the Selama district, and various aspects of education, finance, facilities, and marketing. Supports the concept of a strong institution. According to Malaysia Economic Planning Unit Statistics (Economic Planning Unit Report: 2010), women make up almost 50% of the Malaysian population by gender compared to men. Despite being about the same proportion as men, the potential and benefits in gaining development have not been studied or published publicly. From the assumption, women's ability to cope with the difficult responsibilities of family and community development, especially rural areas, was seen as incompetent and incompetent. The study concluded by Christiana Kayinwaye Omorede (2014) that women's organizing was an essential aspect of socio-economic progress in all countries. Women's socio-economic development efforts were most effective when women were socially, culturally, politically and economically empowered. Explored the characteristics of women entrepreneurs and the businesses run in the Valencia region of Spain to develop a better understanding of women entrepreneurship and the motivators, inhibitors and successes that influence and characterize the activities of women entrepreneurs. Get to know the elements. Analyzed by Gary Akehursta, Enrique Simarrob, and Alicia Mas-Turb (2012). A random sample of firms with female founders in the services sector of the Valencia region, with a focus on expansion, financing, marriage, and marriage factors. Exploratory research has revealed that a variety of internal and external factors influence the motivation, barriers to success, and performance of women-founded businesses. The type of financial support, demographic factors, age at which the new business was started, access to family loans, and initial business size were found to be key to subsequent business success. The results demonstrated that family support, and internal motivation have a positive and significant impact on the success of female SME entrepreneurs. The

survey results also showed that women entrepreneurs face problems when entering the business. This study was reviewed by Syed Shah Alam (2011). The implications of this study were discussed along with some recommendations. Key factors influencing the success of women entrepreneurs in the Southern Region of Malaysia. Data were collected using a self-administered questionnaire distributed by mail survey. Multiple regression analysis was used as a more appropriate method to identify the key determinants of female entrepreneurial success. A study on women's participation in socio-economic activities conducted in Malaysia found that psychological motivations such as self-satisfaction, independence, and funding were factors that drive women to join the entrepreneurial field and start businesses. Study was analyzed by Nordin (2005) and Hasni (2012). This study focused on urban entrepreneurs. Further research can be done to include regions that contain many cities. It was also recommended to validate the results of this study using a large randomly selected target population. It was also interesting to compare male and female entrepreneurs using the comprehensive framework developed. Another area that needed to be addressed was examining the impact of exogenous variables such as external support and government policies on business formation. Cross-country comparisons were another area that needs further research. This study considers entrepreneurs in one city. Further research can be undertaken to include a region comprising many cities. It is also recommended that the findings of this study be validated with a large-scale randomly selected target population. It is also interesting to compare between men and women entrepreneurs using comprehensive framework developed. Another area that needs to be undertaken is the study of influence of exogenous variables such as outside assistance and government policy on venture creation. Comparison between nations is another area that warrants further research.

3. Gap of the study

After going through all the literatures, the gaps of the study are:

- There is no study that covers all the aspects (Government policies, schemes programmes, socio economic factors and challenges faced by Women Entrepreneurs) in selected area.
- There is a missing gap between the government policies, schemes and the challenges faced by Women entrepreneurs in the selected area.
- To make sure that no stone is left unturned, this study will be focused on the financial schemes,

policies developed by the government in promoting women entrepreneur, socio economic factors affecting the growth of women entrepreneurs and the challenges faced by the women entrepreneurs in the selected area.

- Further research is needed to gain more insights behind the motivation or drive in women's aspirations for a business-oriented carrier.

4. Need of the study

Looking at the benefits to the individual and the society as whole, it is necessary to think from the angle of women entrepreneurs. The chronic problem of India is unemployment. Growing population is making the problem more and more serious. The government is making continuous efforts to empower them and align them to come to the level of men. In many fields they are overtaking the men and one can see their presence even as a pilot, police officer or an expert surgeon.

However, being present in jobs has a limited scope& meaning. They should be present as entrepreneurs which would benefit the economy of India to a large extent. Thus, Women Entrepreneurship must be fostered with a good focus. The major problem of women is shortage of funds and finance& lack of awareness about their sources. This induced the researcher to investigate the present financial schemes provided by the government. Their assessment is essential for determining the factors which would strengthen their effectiveness. Therefore, the topic selected has both economic as well as social importance.

5. Research Questions

- What are the Government policies, programmes and schemes for the development of Entrepreneurs in country in general and for women in particular?
- What are the socio-economic factors that influence the women to become an entrepreneur?
- What are the contribution of financial institutions towards women entrepreneurship development in Agra District of UP?
- What are the challenges faced by women entrepreneurs in success, growth and prospectus?
- What is the present status of Women Entrepreneurs in India and specific measures taken by Government in promoting women entrepreneurship?

- What will be the action plan to promote sustainable women entrepreneurs?

6. Objectives of the study

1. To study the Government policies, programmes and schemes for the development of Women Entrepreneurs in country in general and for women in particular.
2. To find out socio-economic factors that influences the women to become an entrepreneur.
3. To assess the contribution of financial institutions towards women entrepreneurship development in Agra District of UP.
4. To study the challenges faced by women entrepreneurs in success, growth and prospectus.
5. To study the present status of Women Entrepreneurs in India and specific measures taken by Government in promoting women entrepreneurship.
6. To prepare the action plan to promote sustainable development for women entrepreneurs.

7. Hypothesis:

H01: There is no significant contribution of financial institutions in promoting women entrepreneurs.

H02: The measures taken by the Government are not sufficient for the sustainable growth of women entrepreneurs in the study area.

HO3: There is no significant impact of socio-economic factors on women entrepreneur.

HO4: There is no significant gap between implementation and adoption of financial policies.

8. Research Design & Methodology

Data for the proposed research will be collected from primary sources as well as secondary sources.

8.1 Scope of the study

Women, quite naturally form a large component of the human resource of our country. They are potential contributors towards development and productivity. The government and other women organizations through several schemes are playing a crucial role for women to become entrepreneurs. Encouraged by different government schemes many women from diverse socio-economic backgrounds are coming forward and venturing into business. This has provided a further impetus in the development of women entrepreneurs in India. The hidden entrepreneurial potentials of women have been changing gradually with growing sensitivity to their role and economic status in society.

Women Entrepreneurs have accepted challenging roles to quench their personality needs and to become

financially and economically independent. They show a strong tendency to participate in economic activities. Their skill, knowledge, acumen in business and a pushing desire to do something positive are some of the reasons why women establish and manage organized industries and take up challenging ventures. Hence, a need was felt to know the motivational factors, the support system available, and the kind of problems faced by women entrepreneurs.

8.2 Duration of the study

A study period taken for the study is from 2017 to 2023.

8.3 Variable of this study

A variable is a feature or a quantity of a phenomenon that can be measured or classified. Based on past research, the researcher finds the number of variables that are divided into dependent and independent variables.

8.4 Variables

Table.6 Variables

INDEPENDENT VARIABLE	DEPENDENT VARIABLE
Women entrepreneurs	**Socio economic factor** • Family background • Level of education • Marital status • Age wise • Status of training **Economic factor** • Size of business • Structure of business **Other** • Government policies • Financial institutions

8.5 Universe

There are fifteen blocks of Agra District namely, Achanera, Akola, Bah, Barauli Ahir, Bichpuri, Etmadpur, Fatehabad, Fatehpur Sikri, Jagner, Jaitpur Kalan, Khandauli, Kheragarh, Pinahat, Saiyan, Shamsabad are the universe of this study. The researcher will contact the women entrepreneurs to get the first hand information required for the study.

8.6 Sample Size

For sample purpose the researcher will contact to 30 % of women entrepreneur of each block. The preference will be given to those women entrepreneurs who started their units in last 5 years.

8.7 The methods of collecting data are given below:

Primary Data: - Data will be collected through a structured questionnaire. To draw primary data, the study will adopt a personal contact method. It will help researcher in collecting the required primary data of the entrepreneurs. For making the study more meaningful and useful, there was an exchange of ideas. The researcher will be select both registered and unregistered women entrepreneurs for the present study so that the overall picture and status of women entrepreneurs reveal.

Secondary Data: - The secondary data will be collected from Reports, Journals, Magazines and Newspapers, Books, Action plan, Pamphlets of Director of Industries and Commerce Centre (DICC), Agra District, Web, and newspapers.

8.8 Sampling Method

Random Sampling

8.9 Tools and Techniques

Statistical techniques will be used:

- Correlation-Regression Analysis
- Chi-square
- ANOVA
- T test

Analysis will be done by using SPSS.

9. Objective Wise Research Methodology

For completing this research, the study would be descriptive, explorative as well as analytical in nature. To make the study more meaningful and concise, the necessary data would be collected from the relevant sources. The researcher has designed the following strategies to complete the study:

Interview & discussion with eminent persons from the relevant field.

- The study will be based on different parameter which will help to understand the balance between the financial institution, government policies, socio economics factors and the challenges faced by women entrepreneurs. Analysis of data for concluding.

Table.7 Objective Wise Research Methodology

Objective	Methodology
1. To study the Government policies, programmes and schemes for the development of Women Entrepreneurs in country in general and for women in particular.	For fulfilling this objective of the study, data will be collected from secondary sources: reports, journals, official govt. websites etc.
2. To find out the socio-economic factors that influences the women to become an entrepreneur.	For fulfilling this objective of the study, the researcher will survey and collect data through Questionnaires and Personal interview as per the requirement. Socio economic factors: age wise, education level, marital status, status of training, family structure, origin of business, location of enterprise, legal structure of enterprise.
3. To assess the contribution of financial institutions towards women entrepreneurship development in Agra District of UP.	For fulfilling this objective of the study data will be collected from secondary sources: reports, official websites etc.
4. To study the challenges faced by women entrepreneurs in success, growth and prospectus.	For fulfilling this objective of the study, the researcher will conduct survey and collect data through Questionnaires and Personal interview as per the requirement.
5. To study the present status of Women Entrepreneurs in India and specific measures taken by Government in promoting women entrepreneurship.	For fulfilling this objective of the study, the researcher will conduct survey and collect data through Questionnaires and Personal interview as per the requirement.
6. To prepare the action plan to promote the sustainable women entrepreneurs.	The action plan will be based on promoting the sustainable women entrepreneurs.

10. Outline of the Chapter plan

Chapter – 1-Introduction

- Definitions of entrepreneur
- Characteristics of women entrepreneurs
- Types of women entrepreneurs
- Motives of women entrepreneurs
- Women entrepreneur in India
- Women entrepreneur in Uttar Pradesh
- Leading Women entrepreneur in Agra.
- Objectives of the topic
- Hypothesis
- Statement of the problems

Chapter – 2- Review of literature

- Review of literature of previous work done on women entrepreneurs.

Chapter – 3- Methodology

- Research area, Population of the study, Sources of data for the study, Sample design, sample size, Statistical tools.

Chapter -4- Government policies, programmes, and schemes for the development of Women Entrepreneurs

- Introduction of Government policies and schemes
- Government Financial Institutions in the development of women entrepreneurs
- Government schemes and its impact on women entrepreneurs
- Socio-economic factors affecting women entrepreneurs

Chapter -5- Challenges faced by women entrepreneur

- Challenges faced at the time of starting entrepreneur
- Challenges during the time of running entrepreneur
- Other challenges of respondents

Chapter –6- Analysis and interpretations

- Analysis of data
- Descriptive Statistics
- The empirical findings/results of the study
- Observations

Chapter -7- Conclusion and Suggestions

- Outcome of the study
- Action plan
- Recommendation
- Limitations

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